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[... Click here or the images below to read my entire August 2010 newsletter.](#)

Update from Congresswoman Melissa Bean

Dear Friend,

Like most parents, I appreciate that America's children are our greatest legacy and our future leaders. Providing them with the security and opportunity to realize our nation's potential is my top priority and informs my legislative approach.

To ensure they have a foundation of financial security, we cannot continue to burden our children with debt driven by unsustainable Congressional spending. In my last newsletter, I listed over \$900 billion in spending that I voted against. Today, I'm proud to applaud the President's signing of the *Wall Street Reform and Consumer Protection Act*, H.R. 4173. This law will strengthen and secure the investments, college savings and retirement funds of American families and businesses, and restore worldwide investor confidence in America's financial markets.

Enclosed, you'll find information on legislation I've authored and supported for environmental protections and conservation incentives, since long before the oil spill in the Gulf, to preserve the Great Lakes and a healthy planet for future generations. I've also included details on child safety initiatives, including a study on drugs in drinking water and an update on my Internet Safety bill to educate children about the dangers of child predators on the Internet. You'll also find information about my bill to prevent people from entering our country illegally and untracked, which I remain strongly committed to in our efforts to secure our border.

Helping American businesses and workers compete in a global market and a recovering economy is at the core of my work to improve access to capital and workforce development. The *Small Business Lending Fund Act* and the *COMPETES Act* are pending in the Senate following passage in the House in May and June (see enclosed). The Small Business Federal Resource Seminars I've hosted across the district have been well attended, with particular interest in SBA lending and Department of Energy grant programs from the Recovery Act, and eligibility for small business health insurance tax cuts.

I'm encouraged by the innovative new products, projects and small business success stories that I continue to hear about in the district. Their success drives the growth, jobs and opportunities our kids and our communities count on.

As always, it's an honor to represent you.

Sincerely,



Congresswoman Melissa Bean



Reforming Wall Street



Congresswoman Bean proudly joined President Obama as he signed the Wall Street Reform and Consumer Protection Act, H.R. 4173, **into law** on July 21. As a member of the House Financial Services Committee and Vice-Chair of the 70-member, moderate New Democrat Coalition, Bean helped write these

protections for American families and businesses, which:

- Raise mortgage standards to **prohibit loans that put people into homes they can't afford.**
- **End taxpayer bailouts** for banks.
- Create a Consumer Financial Protection Bureau to protect consumers and investors from **abusive practices and products.**
- **Regulate and require transparency** of shadow market derivatives and other complex financial tools.
- **Increase capital requirements** to reduce excessive risk.
- **Reduce systemic risk** through proactive council oversight, analysis and risk management across sectors.



Rep. Bean answers students' questions about her work in Congress, at Wacaunda Elementary earlier this year.

Strengthening Border Security

While America is strengthened economically and culturally by those who've immigrated to our country legally, it is imperative that we secure our nation's borders and stop the flow of undocumented immigrants. Bean continues to urge colleagues to pass the SAVE Act, H.R. 3308, which she originally cosponsored to:



Require employers to check for specific forms of identification before making new hires.



Strengthen enforcement by hiring more Immigration and Customs Enforcement (ICE) agents.



Increase border patrols and implement new aerial and satellite surveillance programs.



Expand detention capacities to expedite the removal of illegal immigrants.

- Bean joined colleagues to pass legislation (H.R. 4899, 7/1/2010) **adding 1,200 border patrol agents** to the southern border, and has supported doubling the overall number since 2001 to **more than 18,000 patrol agents** today.
- Congresswoman Bean has consistently **opposed amnesty** for undocumented immigrants and has **voted to make illegal immigration a felony**, build border fences, increase patrol agents and end the flawed practice of "catch and release."



For updates on the Gulf spill, go to **bean.house.**

Leading on Child Safety

- **Internet Safety:** Bean's SAFER NET law has put 5.8 million Internet safety handbooks into the hands of our children, parents, teachers and police this year, through the FTC's new Net Cetera campaign. SAFER NET (H.R. 3461) became law in October 2008.
- **Water Quality:** To protect the quality of our children's drinking water, Bean authored a provision of H.R. 1145, a water policy bill, requiring a comprehensive analysis of the effects that rising levels of **pharmaceuticals and household chemicals** have on our water.
- **Dangerous metals:** Following reports of dangerous levels of toxic cadmium in children's jewelry, Bean urged the Consumer Product Safety Commission to take action. The Commission has responded with updated regulations, and Bean is closely monitoring whether further Congressional action is required.



Rep. Bean joins officials from the FTC at the Capitol Hill rollout of Net Cetera, the FTC's Internet safety campaign. Net Cetera is part of the SAFER NET Act, which Rep. Bean authored and became law.

Helping America Compete

To increase America's ability to compete in a global marketplace, Bean has supported and remains committed to creating an environment for innovation and growth, including small business tax credits and incentives (see below) for community employers. She also strongly supports initiatives to strengthen our education system, to graduate the skill sets that align with the jobs our small businesses create.



- The Recovery Act, which included **\$288 billion in tax cuts**, continues to have a measurable impact. America's GDP growth improved by 12 percentage points last year and is now growing at a 3 percent annual rate, and we've added half a million private sector jobs in just six months.
- Bean continues to push for Senate passage of her Small Business Lending Fund Act, H.R. 5297, and Small Business AIM Act, H.R. 5412, which will incentivize increased **lending to small businesses** by community banks.
- To support our long-term growth and competitiveness, Bean joined colleagues to pass the COMPETES Act, H.R. 5116, which invests in **science, technology, engineering and math** (STEM) education.

Protecting Our Environment

- Congresswoman Bean continues her efforts to protect our natural resources through strong legislation and accountability. While the President has secured BP's commitment for a \$20 billion **oil spill** escrow fund for damage claims, it is important that taxpayers aren't held responsible for the cost of cleanup. For updates on the Gulf spill, go to <http://bean.house.gov>.
- Following the Gulf disaster, Illinois families can remain secure that drilling is permanently **banned in Lake Michigan** and the other Great Lakes, our nation's largest source of drinking water. Bean was an original co-sponsor of the ban, H.R. 2930, which became law in 2005.
- To reduce our nation's reliance on fossil fuels and promote conservation, Bean wrote the Next Generation Homes Act, H.R. 2649, which provides tax credits for the construction and purchase of **energy-efficient** homes, and H.R. 2198, the Commercial Conservation Act, which encourages investment in more efficient HVAC systems in commercial buildings.